

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: FRANCISCO ROSARIO, JR.	§	Case No. 16-bk-16733
SIOMAIRA ROSARIO	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/23/2016.
- 2) The plan was confirmed on 05/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/29/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,438.00.
- 10) Amount of unsecured claims discharged without full payment: \$39,471.21.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 48,400.44	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 48,400.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,673.42	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,173.42
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL A. CIBIK, ESQ.	Lgl	0.00	NA	NA	3,500.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Sec	0.00	2,565.65	2,765.40	2,560.65	0.00
CAPITAL ONE BANK	Uns	1,841.00	1,841.35	1,841.35	121.28	0.00
SANTANDER CONSUMER USA	Sec	17,205.00	17,420.03	20,205.00	20,205.00	0.00
PHEAA	Uns	0.00	5,913.55	5,913.55	389.47	0.00
ECMC	Uns	0.00	548.04	548.04	36.10	0.00
TRENTON WATER WORKDS	Sec	0.00	920.95	920.95	920.95	0.00
TRENTON WATER WORKDS	Sec	0.00	496.35	496.35	496.35	0.00
PECO	Uns	0.00	4,177.84	4,177.84	275.16	0.00
PECO	Uns	0.00	4,177.84	4,177.84	275.16	0.00
QUANTUM3 GROUP	Uns	43.00	462.70	462.70	30.48	0.00
AMERICAN INFOSOURCE	Uns	0.00	104.06	104.06	6.85	0.00
AMERICAN INFOSOURCE	Uns	0.00	1,629.73	1,629.73	107.34	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	323.97	323.97	21.34	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	855.75	855.75	56.36	0.00
SHELLPOINT MORTGAGE	Sec	0.00	65,457.73	65,457.73	132.00	0.00
SHELLPOINT MORTGAGE	Sec	0.00	399,921.11	87,010.52	15,592.53	0.00
BAYVIEW LOAN SERVICING LLC	Sec	225,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DITECH	Sec	410,000.00	NA	NA	0.00	0.00
AARGON COLLECTION AGENCY	Uns	264.92	NA	NA	0.00	0.00
AES/PHEAAFRN	Uns	5,799.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Uns	547.00	NA	NA	0.00	0.00
ERC/ENAHNCED RECOVERY CORP	Uns	458.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	100.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Uns	120.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR AND	Uns	45.00	NA	NA	0.00	0.00
MONTEREY FIINANCIAL SVC	Uns	5,663.00	NA	NA	0.00	0.00
PECO ENERGY	Uns	3,600.00	NA	NA	0.00	0.00
PENN MEDICINE	Uns	60.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	856.00	NA	NA	0.00	0.00
PRO CO	Uns	250.00	NA	NA	0.00	0.00
PSE & G	Uns	523.00	NA	NA	0.00	0.00
TRENTON WATER WORKS	Uns	300.00	NA	NA	0.00	0.00
UPHS	Uns	293.00	NA	NA	0.00	0.00
VERIZON	Uns	1,629.00	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL BANK	Uns	248.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 152,468.25	\$ 15,724.53	\$ 0.00
Debt Secured by Vehicle	\$ 20,205.00	\$ 20,205.00	\$ 0.00
All Other Secured	\$ 4,182.70	\$ 3,977.95	\$ 0.00
TOTAL SECURED:	\$ 176,855.95	\$ 39,907.48	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 20,034.83	\$ 1,319.54	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,173.42	
Disbursements to Creditors	\$ 41,227.02	
TOTAL DISBURSEMENTS:		\$ 48,400.44

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2021

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.